

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH  
NORTHERN DIVISION**

In re:

AUDIE SELJAAS  
LESA SELJAAS  
Debtor(s)

Case No. 14-24290

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lon A Jenkins, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2014.
- 2) The plan was confirmed on 11/20/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/22/2015, 07/03/2015, 07/28/2015, 08/12/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/04/2015, 10/03/2015, 10/14/2015.
- 5) The case was dismissed on 10/28/2015.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$80,595.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$21,753.18  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$21,753.18**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,250.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,035.70  
Other \$1,184.23

**TOTAL EXPENSES OF ADMINISTRATION: \$6,469.93**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

| Creditor Name                        | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Affordable Title Loans               | Secured   | 2,672.05        | 2,672.05       | 2,672.05      | 2,672.05       | 80.38     |
| AMERICA FIRST CREDIT UNION           | Unsecured | 874.33          | 874.33         | 874.33        | 344.24         | 0.00      |
| AMERICAN INFOSOURCE LP               | Unsecured | NA              | 180.49         | 180.49        | 71.06          | 0.00      |
| AMERICAN INFOSOURCE LP               | Unsecured | NA              | 66.10          | 66.10         | 26.02          | 0.00      |
| American InfoSource LP as agent for  | Unsecured | NA              | 1,249.58       | 1,249.58      | 491.99         | 0.00      |
| Breg Inc                             | Unsecured | 187.00          | NA             | NA            | 0.00           | 0.00      |
| Cap One                              | Unsecured | 562.95          | NA             | NA            | 0.00           | 0.00      |
| Check N Go                           | Unsecured | 2,500.00        | NA             | NA            | 0.00           | 0.00      |
| Checksmart                           | Unsecured | 1,180.00        | NA             | NA            | 0.00           | 0.00      |
| Comprehensive Psychological Services | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| Davis Hospital                       | Unsecured | 250.00          | NA             | NA            | 0.00           | 0.00      |
| Dollar Loan Center                   | Unsecured | 1,450.00        | NA             | NA            | 0.00           | 0.00      |
| Dr. Pepper Murray                    | Unsecured | 210.00          | NA             | NA            | 0.00           | 0.00      |
| EXPRESS RECOVERY SERVICES            | Unsecured | 40,900.00       | NA             | NA            | 0.00           | 0.00      |
| First Choice Money Center            | Unsecured | 2,052.22        | NA             | NA            | 0.00           | 0.00      |
| Fit Quest Therapy & Rehab            | Unsecured | 500.00          | NA             | NA            | 0.00           | 0.00      |
| GARY L HALVERSEN MD                  | Unsecured | 77.43           | NA             | NA            | 0.00           | 0.00      |
| GECRB/Mervyns                        | Unsecured | 2,000.00        | NA             | NA            | 0.00           | 0.00      |
| GOLDENWEST CREDIT UNION              | Unsecured | 156.18          | NA             | NA            | 0.00           | 0.00      |
| JEFFERSON CAPITAL SYSTEMS, LLC       | Unsecured | NA              | 1,210.00       | 1,210.00      | 476.40         | 0.00      |
| Kaysville City Corp                  | Unsecured | 203.00          | NA             | NA            | 0.00           | 0.00      |
| Kaysville Vet Clinic                 | Unsecured | 582.00          | NA             | NA            | 0.00           | 0.00      |
| KCI USA                              | Unsecured | 2,046.00        | NA             | NA            | 0.00           | 0.00      |
| Kings Medical Imaging At Layton      | Unsecured | 65.65           | NA             | NA            | 0.00           | 0.00      |
| LNV CORPORATION                      | Secured   | 25,000.00       | 17,332.40      | 261.62        | 261.62         | 0.00      |
| Medical Revenue Services             | Unsecured | 76.00           | NA             | NA            | 0.00           | 0.00      |
| MOUNTAIN AMERICA CREDIT UNIO         | Unsecured | 4,104.27        | NA             | NA            | 0.00           | 0.00      |
| NCO Financial Systems                | Unsecured | 200.00          | NA             | NA            | 0.00           | 0.00      |
| Ntl Crdt Sys                         | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| OPTIMUM OUTCOMES, INC.               | Unsecured | 125.00          | NA             | NA            | 0.00           | 0.00      |
| Payliance                            | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| PORTFOLIO RECOVERY ASSOCIATES  | Unsecured | NA              | 562.95         | 562.95        | 221.65         | 0.00      |
| R. Pepper Murray               | Unsecured | 172.85          | NA             | NA            | 0.00           | 0.00      |
| REAL TIME RESOLUTIONS, INC     | Unsecured | NA              | 3,406.16       | 3,406.16      | 1,341.08       | 0.00      |
| Sallie Mae                     | Unsecured | 15,427.04       | NA             | NA            | 0.00           | 0.00      |
| SELECT PORTFOLIO SERVICING     | Secured   | 133,937.18      | 5,512.68       | 83.21         | 83.21          | 0.00      |
| SPRINGLEAF FINANCIAL SERVICES  | Secured   | 1,660.54        | 1,988.48       | 1,988.48      | 1,988.48       | 56.73     |
| State Collection Services      | Unsecured | 125.00          | NA             | NA            | 0.00           | 0.00      |
| Summerhays Music               | Unsecured | 75.00           | NA             | NA            | 0.00           | 0.00      |
| T-Mobile / American Infosource | Unsecured | 263.12          | NA             | NA            | 0.00           | 0.00      |
| Tory Hinkle                    | Unsecured | 156.31          | NA             | NA            | 0.00           | 0.00      |
| Touch Stone Financial          | Unsecured | 1,935.84        | NA             | NA            | 0.00           | 0.00      |
| UDK Solutions Inc.             | Unsecured | 7,500.00        | NA             | NA            | 0.00           | 0.00      |
| UNITED STUDENTS AID FUNDS INC  | Unsecured | NA              | 16,853.20      | 16,853.20     | 6,635.46       | 0.00      |
| UNIVERSITY HEALTH CARE COLLEC  | Unsecured | NA              | 1,353.44       | 1,353.44      | 532.88         | 0.00      |
| University of Utah Health Care | Unsecured | 378.57          | NA             | NA            | 0.00           | 0.00      |
| US Fast Cash                   | Unsecured | 650.00          | NA             | NA            | 0.00           | 0.00      |
| UTAH FIRST FEDERAL CREDIT UNIO | Unsecured | 192.00          | NA             | NA            | 0.00           | 0.00      |
| Verizon Wireless               | Unsecured | 968.00          | NA             | NA            | 0.00           | 0.00      |
| West Asset                     | Unsecured | 50.00           | NA             | NA            | 0.00           | 0.00      |
| Western Anesthesia Associates  | Unsecured | 136.48          | NA             | NA            | 0.00           | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| <b>Secured Payments:</b>            |                      |                       |                      |
| Mortgage Ongoing                    | \$0.00               | \$0.00                | \$0.00               |
| Mortgage Arrearage                  | \$344.83             | \$344.83              | \$0.00               |
| Debt Secured by Vehicle             | \$4,660.53           | \$4,660.53            | \$137.11             |
| All Other Secured                   | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL SECURED:</b>               | <b>\$5,005.36</b>    | <b>\$5,005.36</b>     | <b>\$137.11</b>      |
| <b>Priority Unsecured Payments:</b> |                      |                       |                      |
| Domestic Support Arrearage          | \$0.00               | \$0.00                | \$0.00               |
| Domestic Support Ongoing            | \$0.00               | \$0.00                | \$0.00               |
| All Other Priority                  | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL PRIORITY:</b>              | <b>\$0.00</b>        | <b>\$0.00</b>         | <b>\$0.00</b>        |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$25,756.25</b>   | <b>\$10,140.78</b>    | <b>\$0.00</b>        |

**Disbursements:**

|                            |                    |
|----------------------------|--------------------|
| Expenses of Administration | <u>\$6,469.93</u>  |
| Disbursements to Creditors | <u>\$15,283.25</u> |

**TOTAL DISBURSEMENTS :** **\$21,753.18**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2015

By: /s/ Lon A Jenkins

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

14-24290

CERTIFICATE OF MAILING

The undersigned hereby certifies that true and correct copy of the foregoing Trustee's Final Report and Account was served upon all persons entitled to receive notice in this case via ECF notification or by U.S. Mail to the following parties on November 19, 2015:

AUDIE SELJAAS, LESA SELJAAS, 977 E CLAREMONT, BOUNTIFUL, UT 84010

DAVID M. COOK, ECF NOTIFICATION

/s/ Office of Chapter 13 Trustee